



Army Benefits Center-Civilian

FERS Overview

INTRODUCTION



ABC-C MISSION: We are a top performing, caring team of Civilian Human Resource professionals providing quality benefits and entitlements services to our customers through a centralized automated contact center.

ABC-C SERVICES: Provide advisory services and processes transactions for:

- Federal Employees Health Benefits (FEHB)
- Federal Employees Group Life Insurance (FEGLI)
- Thrift Savings Plan (TSP)
- Retirement (FERS & CSRS)
- Survivorship (Death Claim Processing)
- Unemployment Compensation

ABC-C SYSTEMS

Employee Benefits Information System (EBIS) – Web Based

- Customer-friendly
- Available 24 hours a day (with CAC access)
- Secure site
- Requires use of SSN and PIN
- Ability to read at convenience
- Ability to print screens of information
- Can process benefits transactions without specialist assistance
- Ability to print benefits forms
- Estimate calculators (Uses LV SCD Only)
- ABC-C website: <https://www.abc.army.mil>



ABC-C SYSTEMS

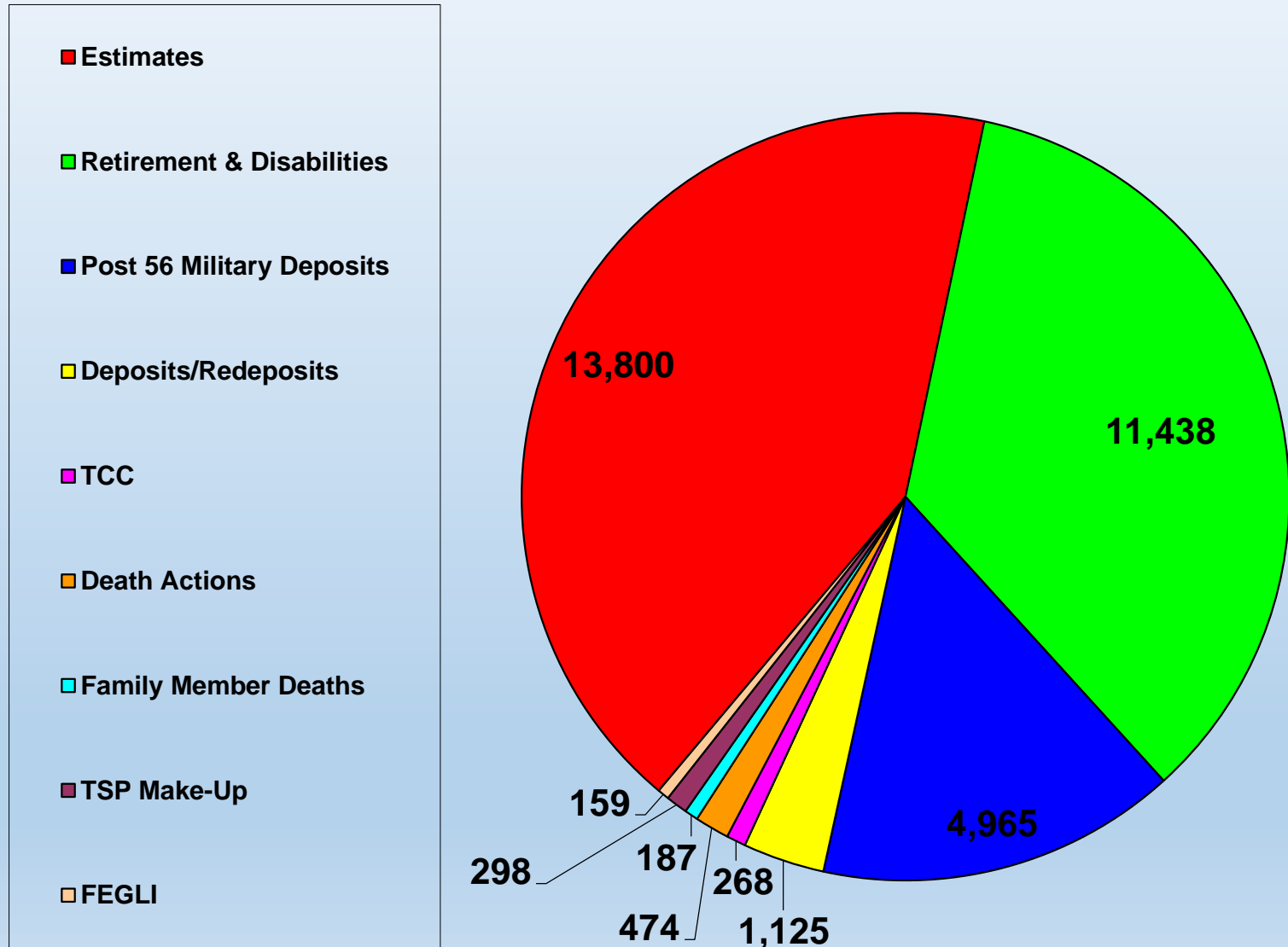
Telephone

- Lets you connect with a specialist
- Available to those without computer access
- Specialists are available 12 hours a day, Monday through Friday except Federal Holidays
(6:00 a.m. until 6:00 p.m. Central Time)
- ABC-C toll-free telephone number is 1-877-276-9287
(Option #1 for Department of the Army personnel)



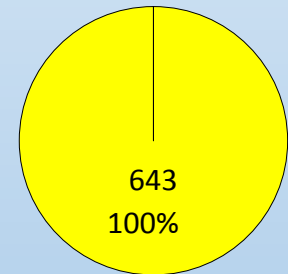
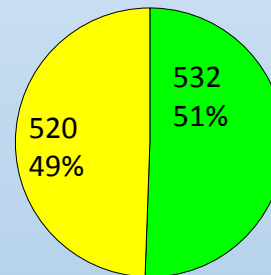
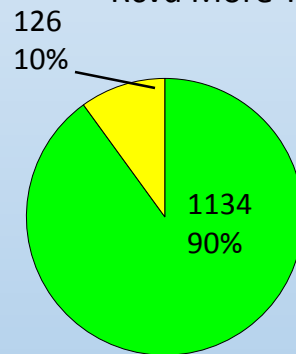
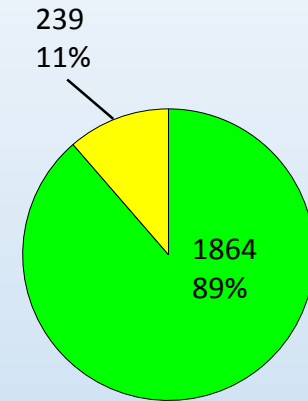
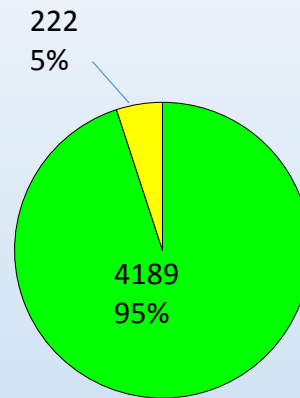
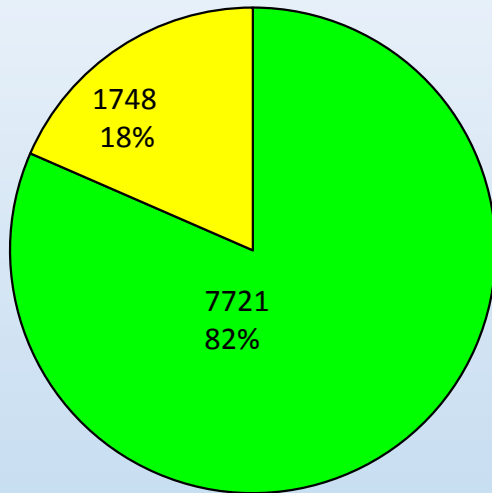
PRODUCTION SUMMARY

2015 Report (1 January – 31 December 2015)



RETIREMENT PROCESSING TIME

2015 (1 January – 31 December 2015)



Total: 9469
■ Met
■ Did Not Meet

Goal: Complete retirement package NLT 5 working days prior to DOR.

CONTINUING CHALLENGES

- Last minute VERA/VSIP approvals
- Incomplete retirement application submissions
- Short notice retirement applications
- Federal Erroneous Retirement Coverage Corrections Act (FERCCA)



ON THE HORIZON

- Growing serviced population
- Phased Retirements
- eBATS (employee Benefits Automated Tracking System)



ANY QUESTIONS?



RETIREMENT PLANNING



RETIREMENT PLANNING

- Early Career:

- ✓ 25 + years to retirement

- Contribute to TSP
- Enroll in benefits (FEHB, FEGLI, FEDVIP, FSA)
- Pay civilian deposit
- Pay military deposit
- New Employee Orientation briefing -

<https://www.abc.army.mil/NewEmployee/NewEmployeeOrientation.htm>



- Mid Career:

- ✓ 10 - 24 years to retirement

- Adjust benefits based on life situation
- Review level of TSP participation & allocation between the funds

RETIREMENT PLANNING

- Late Career:
 - ✓ Less than 10 years prior to retirement:
 - Use calculators in EBIS to get a rough estimate of annuity
 - Determine income needed in retirement using the Federal Ballpark Estimate calculator
 - Adjust TSP contributions & other savings based on results from calculators
 - ✓ Five years to retirement:
 - Verify eligibility to continue FEHB & FEGLI into retirement
 - Request a retirement estimate
 - Maximize TSP contributions & other savings

RETIREMENT PLANNING LINKS

Federal Ballpark E\$timate:

<https://www.opm.gov/retire/tools/calculators/ballpark/BallparkIntro.asp>

Retirement information & services provided by OPM:

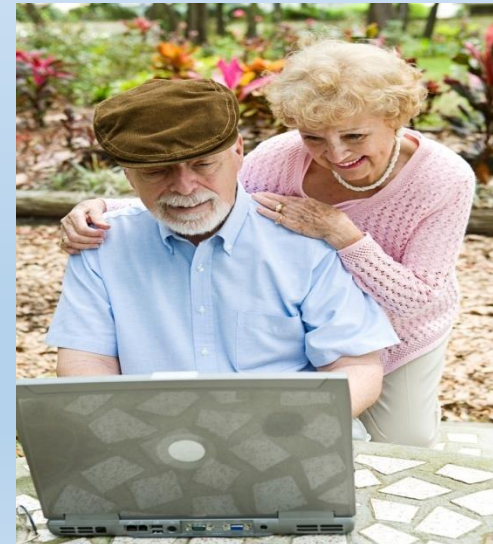
<https://www.servicesonline.opm.gov/>

U.S. Financial Literacy Education Commission website:

<http://www.mymoney.gov>

Army Benefits Center—Civilian EBIS:

<https://www.abc.army.mil>



FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

- New employees first hired in covered position on 01-01-1987 and prior 01-01-2013. Contribute 0.8% of salary to FERS
- FERS-Revised Annuity Employees (FERS-RAE) New employees first hired in covered position on 01-01-2013 and prior 01-01-2014. Contribute 3.1% of salary to FERS
- FERS- Further Revised Annuity Employees (FERS-FRAE) New employees first hired in covered position on/after 01-01-2014. Contribute 4.4% of salary to FERS

FERS

- Contribute to Social Security
- New & rehired FERS automatically contribute 3% to TSP
- Can contribute up to IRS limit to TSP, receive agency matching of 5% if you contribute at least 5% of your salary
 - ✓ Automatic 1% contribution regardless of your TSP contribution rate
 - ✓ First 3% of your contributions are matched dollar-for-dollar
 - ✓ Next 2% will be matched at 50 cents on the dollar

CIVIL SERVICE RETIREMENT SYSTEM (CSRS) INTERIM

- Employees first hired on/after 01-01-1984 & certain rehires
- Reduced CSRS contribution rate of 1.3%
- Contribute to Social Security
- On 01-01-1987, employees with CSRS Interim coverage changed to:
 - ✓ CSRS Offset if you had at least 5 years of potentially creditable civilian service
 - ✓ FERS if you had less than 5 years of potentially credible civilian service

CSRS COMPONENT

- If you have civilian service prior to your election of FERS, and
- The service was subject to CSRS retirement deductions, **or** Social Security deductions, but not both, and
- The total of these 2 types of service is 5 or more years, then
- This period of service is called a CSRS component, and that portion of your retirement annuity, or civilian deposit, etc. will be calculated using CSRS rules

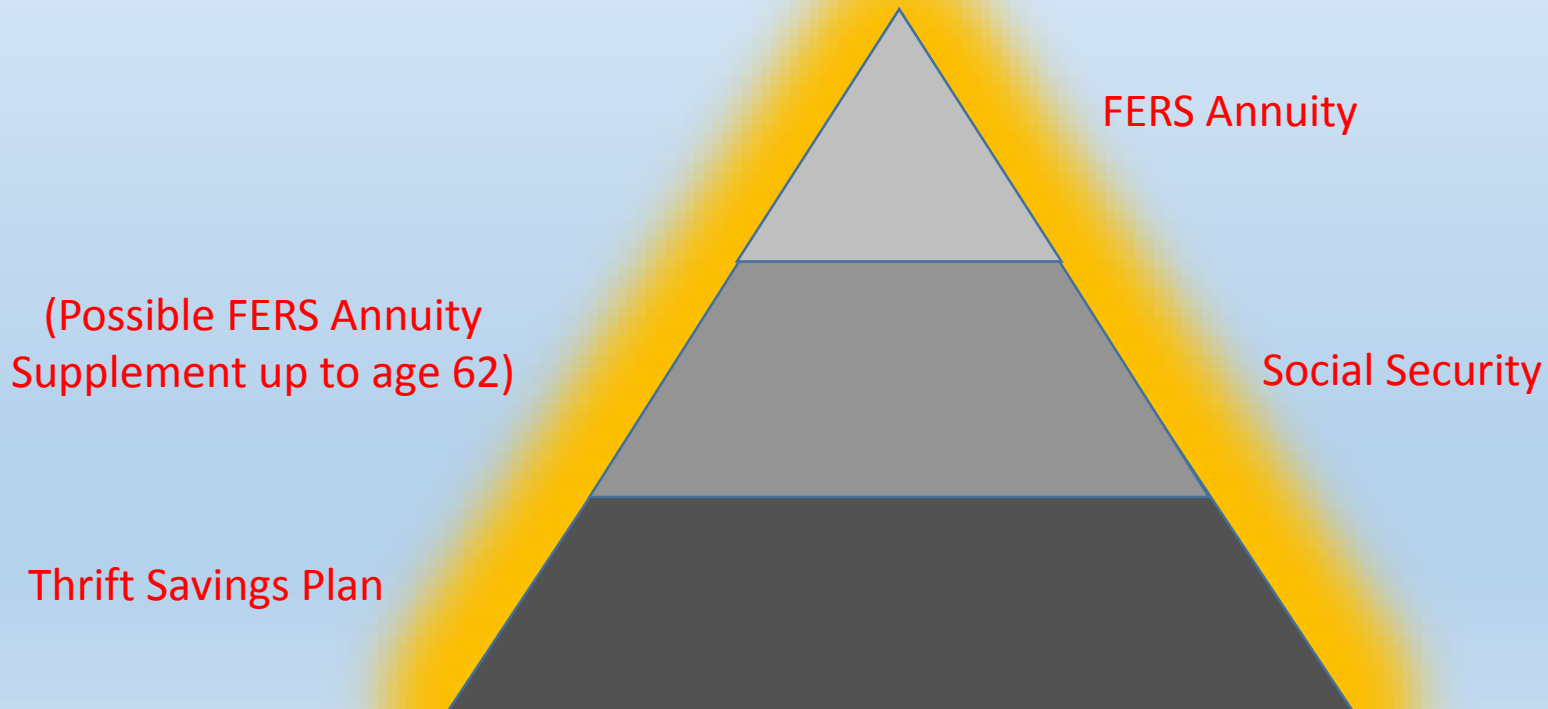
(If you have less than 5 years, the service is creditable under FERS rules)

FERS

FERS is a 3-tiered retirement system

FERS annuity is the smallest component

TSP WILL make up the largest portion of your total retirement



FERS

- Contribute to Social Security
- New & rehired FERS automatically contribute 3% to TSP
- As of September 5, 2015 new employees will be automatically enrolled in the L Fund instead of the G Fund:

Default Fund	Expected TSP Payout
L Income	Before 2017
L 2020	2017 - 2024
L 2030	2025 - 2034
L 2040	2035 - 2044
L 2050	2045 or later

RETIREMENT SERVICE COMPUTATION DATE (RSCD)

- Used to determine retirement eligibility and to calculate retirement annuity
- May not be the same as your Leave SCD (SCD that appears on your SF 50 & Leave and Earnings Statement)
- Not all service that is creditable for leave is creditable for retirement

RETIREMENT SERVICE COMPUTATION DATE (RSCD)

- Examples of service that is creditable for leave but not for retirement:
 - ✓ Non-Appropriated Fund (NAF) service on a temporary appointment
 - ✓ For retired military, campaign or combat service if retired military pay is not being waived
 - ✓ Military service for which deposit has not been paid
 - ✓ Non Deduction Service performed on/after 01-01-1989

CIVILIAN DEPOSIT/REDEPOSIT



WHAT IS DEPOSIT SERVICE?

- Any period of potentially creditable service during which retirement deductions are not withheld:
 - ✓ Generally, non-career time such as temporary or indefinite service
 - ✓ Also known as non-deduction service
- Service that is now considered Federal employment, due to a change in the law that allows credit for retirement annuity computation purposes (Peace Corps, VISTA)
- Amount of deposit:
 - ✓ 1.3% of earnings + interest (3% of stipend for Peace Corps and VISTA)
 - ✓ Interest will vary by the date the service was performed
 - ✓ FERS with CSRS component, CSRS rules may apply
 - ✓ FERS with no CSRS component, FERS rules apply

DEPOSIT SERVICE

Non-Deduction Service prior to 01-01-1989

Deposit Made

Deposit Not Made

Credit for eligibility (RSCD) and
Annuity Computation

No credit for eligibility (RSCD)
and Annuity Computation



DEPOSIT SERVICE

Non-Deduction Service on or after 01-01-1989

DEPOSIT NOT ALLOWED

No credit for Eligibility or Annuity Computation

REFUNDED SERVICE

DEFINED AS: FERS Service for which retirement contributions were refunded to you!

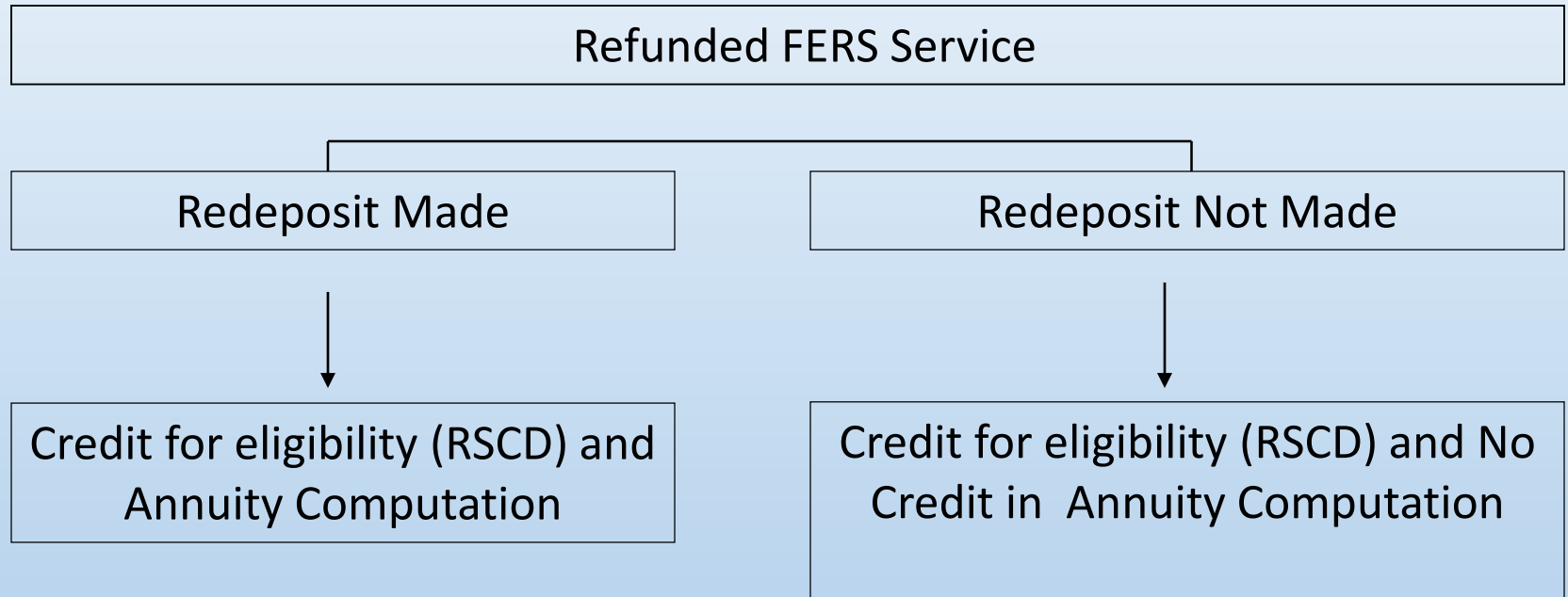


FERS REDEPOSITS ARE ALLOWED!

Note:

- FERS with CSRS component, CSRS rules may apply
- FERS with no CSRS component, FERS rules apply

REFUNDED SERVICE



INTEREST RATES

YEAR	RATE	YEAR	RATE	YEAR	RATE	YEAR	RATE	YEAR	RATE
2016	2.00%	2009	3.875%	2002	5.5%	1995	7%	1988	9.125%
2015	2.00%	2008	4.75%	2001	6.375%	1994	6.25%	1987	8.375%
2014	1.625%	2007	4.875%	2000	5.875%	1993	7.125%	1986	9%
2013	1.625%	2006	4.125%	1999	5.75%	1992	8.125%	1985	11.125%
2012	2.25%	2005	4.375%	1998	6.75%	1991	8.625%	1984	13%
2011	2.75%	2004	3.875%	1997	6.875%	1990	8.75%	1948-1984	3%
2010	3.125%	2003	5%	1996	6.875%	1989	9.125%	Before 1948	4%

HOW TO PAY A CIVILIAN DEPOSIT OR REDEPOSIT

- Complete front page of SF 3108, *Application to Make Deposit or Redeposit (FERS)*, and send to the ABC-C
- ABC-C will calculate an estimated deposit/redeposit amount and mail to OPM
- OPM will notify you of final deposit/redeposit amount and payment procedures
- Ensure “Payment In Full” notice is filed in eOPF
- More information is available on the ABC-C website at <https://www.abc.army.mil/retirements/FERSDepositService.htm>

MILITARY DEPOSITS

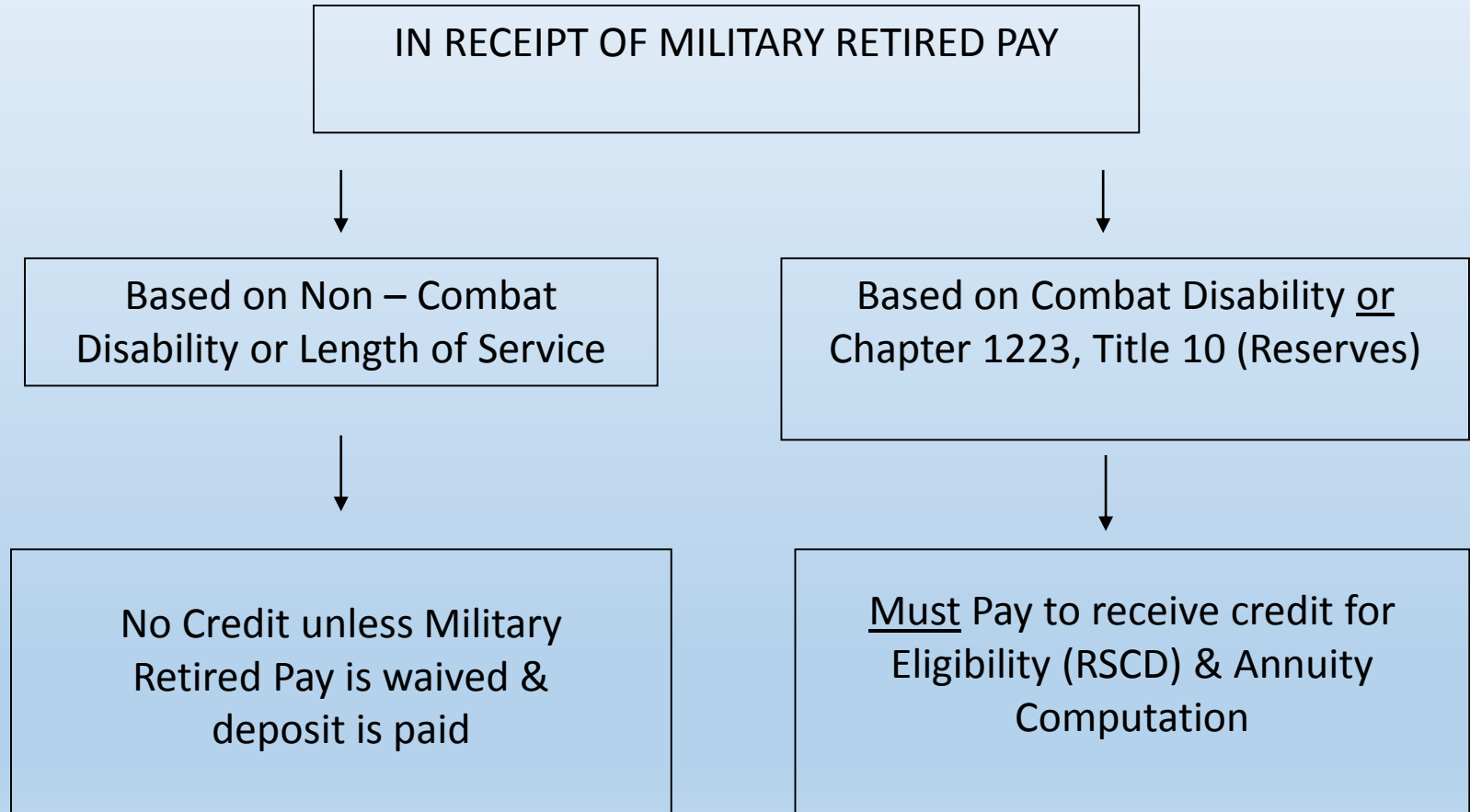


PRE 01-01-1957 MILITARY SERVICE

No deposit required for creditable military service performed prior to 01-01-1957



CREDIT FOR POST-56 MILITARY SERVICE



POST-56 MILITARY SERVICE

Military Service on/after 01-01-1957



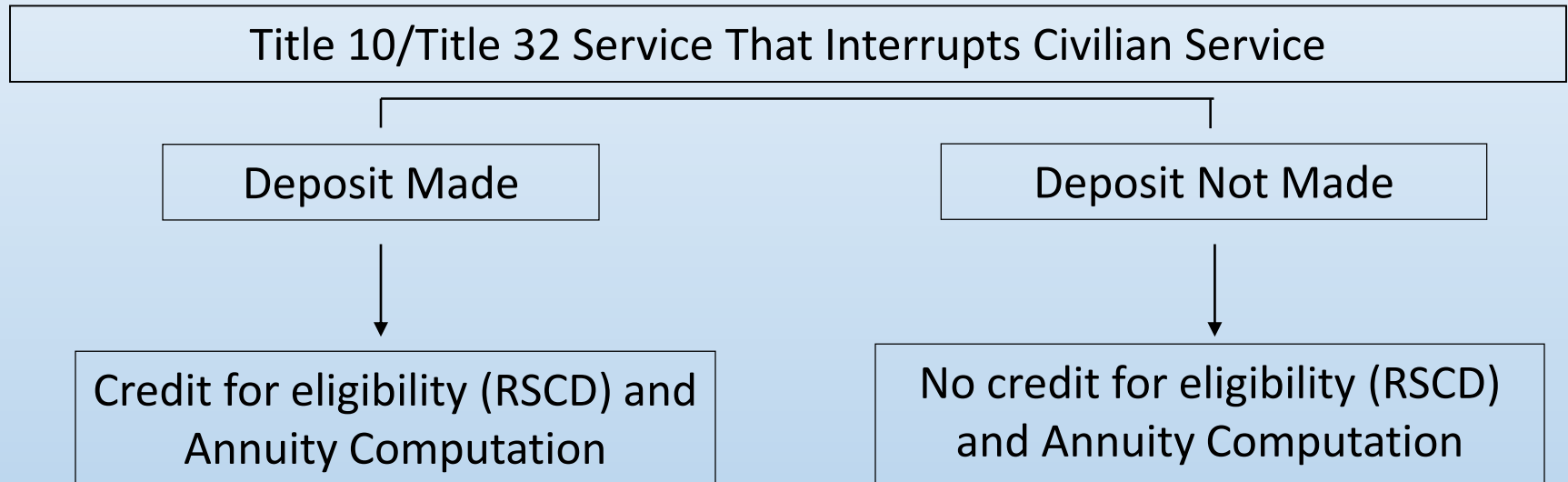
Must pay to receive credit for
eligibility (RSCD) & Annuity
Computation

Amount of Deposit:

3% of basic pay earned + interest (2 years interest free)

(Interest will vary)

USERRA (UNIFORMED SERVICES EMPLOYMENT and REEMPLOYMENT RIGHTS ACT) SERVICE



Amount of Deposit:

Lesser of the two:

3% of basic pay earned + interest (2 years interest free) or what your FERS contributions would have been for the civilian service if you had not entered into the military + interest (2 years interest free)
(Interest will vary)

HOW TO PAY A MILITARY DEPOSIT

- Complete Form RI 20-97, *Estimated Earnings During Military Service*, and send to the appropriate branch of service (addresses are on the ABC-C website). Include copies of all of your DD 214s (member 4 copy)
- Upon receipt of estimated earnings, include your DD 214 (member 4 copy), SF 3108 page 1 and SF 3108A and forward to the ABC-C. The ABC-C will calculate an estimate of the deposit owed and forward to DFAS
- DFAS will finalize the amount owed and advise you of payment options
- Ensure “Payment In Full” notice is filed in eOPF
- Military deposit MUST be paid in full prior to separation
- More information is available on the ABC-C website at <https://www.abc.army.mil/retirements/FERSPost56.htm>

RETIREMENT REQUIREMENTS



TYPES OF RETIREMENTS

- Phased Retirement
- Optional Retirement
- Voluntary Early Retirement Authority (VERA)
- Discontinued Service Retirement (DSR)
- Minimum Retirement Age + 10 (MRA+10)
- Deferred Retirement
- Disability Retirement



GENERAL ELIGIBILITY REQUIREMENTS

- Have at least 5 years of creditable civilian service with the Federal government
- Meet Minimum Retirement Age (MRA)
- Must separate from a position subject to FERS coverage



MINIMUM RETIREMENT AGE (MRA)

IF YEAR OF BIRTH IS...	THE MINIMUM RETIREMENT AGE IS...
BEFORE 1948	55
1948	55 & 2 MONTHS
1949	55 & 4 MONTHS
1950	55 & 6 MONTHS
1951	55 & 8 MONTHS
1952	55 & 10 MONTHS
1953-1964	56
1965	56 & 2 MONTHS
1966	56 & 4 MONTHS
1967	56 & 6 MONTHS
1968	56 & 8 MONTHS
1969	56 & 10 MONTHS
1970 & AFTER	57

PHASED RETIREMENT

- Phased retirement has not been approved by Department of the Army as of this time
- Phased retirement is not an employee entitlement
- Written agreement between employee, supervisor and authorizing official
- Basic Requirements:
 - 55 with 30 years of service
 - 60 with 20 years of service
 - Must have been a full-time employee 3 years preceding phased retirement

<http://www.opm.gov/retirement-services/phased-retirement/>

OPTIONAL RETIREMENT

- Minimum Retirement Age (MRA) with 30 years service
- 60 years of age with 20 years service
- 62 years of age with 5 years service
- MRA with at least 10 years but not more than 30 years service:
 - ✓ 5% reduction for each year under age 62 (permanent reduction)
 - ✓ NOT entitled to an annuity supplementAnnuity accrues the first day of following month of your retirement



VOLUNTARY EARLY RETIREMENT AUTHORITY (VERA)

- Age 50 with at least 20 or more years of service*
- Any age with at least 25 years of service*
- Agency/Installation must approve
- No age reduction under FERS for early retirement
 - ✓ If you have a CSRS component, CSRS portion of annuity will be reduced 2% each full year under age 55
- You will receive an annuity supplement if:
 - ✓ You retire at or after your MRA
 - ✓ If not, you will receive it **once you reach** your MRA
- * Must include 5 years of creditable civilian service

DISCONTINUED SERVICE RETIREMENT (DSR)

- Age 50 with at least 20 or more years of service*
 - Any age with at least 25 years of service*
 - Must receive a specific written notice of a proposed involuntary separation from your Agency/Installation
 - No age reduction under FERS for early retirement
 - ✓ If you have a CSRS component, CSRS portion of annuity will be reduced 2% each full year under age 55
 - Annuity starts day after separation
 - You will receive an annuity supplement if:
 - ✓ You retire at or after your MRA
 - ✓ If not, you will receive it **once you reach** your MRA
 - NOT eligible for VSIP or severance pay
- * Must include 5 years of creditable civilian service

MINIMUM RETIREMENT AGE (MRA + 10)

POSTPONING RETIREMENT BENEFITS

- You can reduce or eliminate the 5% age reduction by postponing the commencing date of your MRA + 10 annuity
- FEHB and FEGLI coverage may be reinstated prospectively if at time of separation you were eligible to continue coverage into retirement
- Sick leave is creditable in the computation of the annuity

DEFERRED RETIREMENT

- If you leave Federal service before meeting age and service requirements to retire:
 - ✓ You may receive a deferred annuity at age 62 with at least 5 years of creditable service or at the Minimum Retirement Age (MRA) with at least 10 years of creditable service (5% age reduction) IF:
 - You are not eligible for an immediate annuity within 1 month of separation; and
 - You meet the minimum 5 years of creditable civilian service requirement at the time of separation; and
 - You do not take a refund of retirement deductions after separating from Federal service
- FEHB and FEGLI will not be reinstated at the time your annuity commences. Your application for retirement is sent directly to OPM

NOTE: FERS annuity supplement is **NOT** payable

DISABILITY RETIREMENT

- Disability – Unable to render useful & efficient service because of disease or injury
- Must be in a position covered by FERS
- Minimum of 18 months creditable civilian service
- Disability annuity **IS** subject to Federal tax

DISABILITY RETIREMENT ANNUITY AMOUNT

IF UNDER AGE 62 AT SEPARATION:

FIRST 12 MONTHS	AFTER 12 MONTHS
60% x high 3 average salary	40% x high 3 average salary
minus	minus
100% of Social Security Benefits	60% of Social Security Benefits

Disability annuity is recomputed at age 62 to an amount that represents the annuity you would have received if you had continued working until the day before your 62nd birthday and then retired under non-disability provisions

DISABILITY ANNUITY AMOUNT

If 62 or older or eligible for Optional Retirement, you receive an "earned annuity" based on the general FERS computation formula if you:

- Are 62 years old or older; OR
- Meet the age and service requirements for regular, unreduced immediate retirement (MRA with 30 years, age 60 with 20 years, or age 62 with 5 years)

DISABILITY RETIREMENT

- Not eligible for FERS annuity supplement
- Required to apply for Social Security benefits
- Submit all forms for regular retirement

PLUS:

- SF 3112A – Applicant's Statement of Disability
- SF 3112B – Supervisor's Statement
- SF 3112C – Physician's Statement
- SF 3112D – Agency Certification of Reassignment and Accommodation Efforts
- FedMER Eligibility Statement

FERS ANNUITY SUPPLEMENT

- An estimated amount of Social Security benefits earned during FERS service
- Benefit paid until age 62 to certain FERS employees who retire before age 62 and are entitled to an immediate annuity
- Eligibility:
 - ✓ Has at least 1 calendar year of FERS service **AND**
 - ✓ Retires with an immediate annuity
 - ✓ At or after MRA with 30 years
 - ✓ At age 60 with 20 years of service
 - ✓ At or after MRA under Early/DSR retirement provisions
 - ✓ Under Special Provisions (i.e., FF, LEO, etc.)
- Individuals NOT eligible for annuity supplement:
 - ✓ Disability Retiree
 - ✓ MRA +10 provision
 - ✓ Deferred Annuity
 - ✓ Retiring at age 62 or older
 - ✓ CSRS Employees
- Duration of annuity supplement:
 - ✓ Payable through the earlier of the following dates:
 - Last day of the month you become age 62
 - OR;
 - Last day of the month before the first month you are entitled to
 - Social Security benefits.

FERS ANNUITY SUPPLEMENT

Supplement is tested for earnings above the Social Security exempt amount (\$15,720 for 2016)

- Earnings include wages and self-employment income
- Income from severance pay (including VSIP), pensions, savings and investments are NOT subject to the earnings test
- Annuity supplement will be offset by \$1 for every \$2 over this amount that is earned in 2016



RETIREMENT FORMS

- SF 3107, Application for Immediate Retirement
- Copy of marriage certificate, if married at time of retirement
- SF 3107, Schedule A (Military Service Information), Schedule B (Military Retiree Pay), Schedule C (Federal Employees Compensation Information)
- SF 3107-2, Spouse's Consent to Survivor Election
- SF 2818, Continuation of Life Insurance Coverage
- W-4P, Withholding Certification for Pension or Annuity Payment
- State Tax Forms, if applicable
- SF 2809, Health Benefits Registration Form or RI 79-9 (Suspension of FEHB for Medicare or TRICARE)
- DD 214 (member 4 copy), Report of Separation from Active Duty (or equivalent – must show to and from active duty days, lost time, type of discharge)
- Proof of payment of military deposit (OPM 1514, Military Deposit Worksheet, or equivalent)
- Written notice of proposed involuntary separation (DSR)
- VSIP Agreement (if applicable)
- <https://www.abc.army.mil/Forms/RetirementForms.htm>

(For Deferred & Postponed retirement forms, contact OPM)

UNUSED SICK LEAVE

- Must retire on an immediate annuity or postponed annuity
- Added to length of service for computation purposes only
- Additional time computed on the basis of a 2087 hour work year
- May increase survivor annuity
- For individuals who have transferred to FERS with a CSRS component, only the sick leave not included in the CSRS part of the calculation will be available under FERS



Chart 2. -- Sick Leave Chart 2087 Hours

Chart for Converting Hours of Unused Sick Leave to Months and Days (See section 50A2.1-3G).

DAYS	1 Day	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months
0	0	174	348	522	696	870	1044	1217	1391	1565	1739	1913
1	6	180	354	528	701	875	1049	1223	1397	1571	1745	1919
2	12	186	359	533	707	881	1055	1229	1403	1577	1751	1925
3	17	191	365	539	713	887	1061	1235	1409	1583	1757	1930
4	23	197	371	545	719	893	1067	1241	1415	1588	1762	1936
5	29	203	377	551	725	899	1072	1246	1420	1594	1768	1942
6	35	209	383	557	730	904	1078	1252	1426	1600	1774	1948
7	41	214	388	562	736	910	1084	1258	1432	1606	1780	1954
8	46	220	394	568	742	916	1090	1264	1438	1612	1786	1959
9	52	226	400	574	748	922	1096	1270	1444	1617	1791	1965
10	58	232	406	580	754	928	1101	1275	1449	1623	1797	1971
11	64	238	412	586	759	933	1107	1281	1455	1629	1803	1977
12	70	243	417	591	765	939	1113	1287	1461	1635	1809	1983
13	75	249	423	597	771	945	1119	1293	1467	1641	1815	1988
14	81	255	429	603	777	951	1125	1299	1472	1646	1820	1994
15	87	261	435	609	783	957	1130	1304	1478	1652	1826	2000
16	93	267	441	615	788	962	1136	1310	1484	1658	1832	2006
17	99	272	446	620	794	968	1142	1316	1490	1664	1838	2012
18	104	278	452	626	800	974	1148	1322	1496	1670	1844	2017
19	110	284	458	632	806	980	1154	1328	1501	1675	1849	2023
20	116	290	464	638	812	986	1159	1333	1507	1681	1855	2029
21	122	296	470	643	817	991	1165	1339	1513	1687	1861	2035
22	128	301	475	649	823	997	1171	1345	1519	1693	1867	2041
23	133	307	481	655	829	1003	1177	1351	1525	1699	1873	2046
24	139	313	487	661	835	1009	1183	1357	1530	1704	1878	2052
25	146	319	493	667	841	1015	1188	1362	1536	1710	1884	2058
26	151	325	499	672	846	1020	1194	1368	1542	1716	1890	2064
27	157	330	504	678	852	1026	1200	1374	1548	1722	1896	2070
28	162	336	510	684	858	1032	1206	1380	1554	1728	1901	2075
29	168	342	516	690	864	1038	1212	1386	1559	1733	1907	2081

EXAMPLE: COMPUTING TOTAL SERVICE WITH UNUSED SICK LEAVE

TOTAL SERVICE

2015-12-31 (DOR)

-1985-03-12 (Ret-SCD)

30-09-19

Unused Sick Leave

1136 hours =

+ 00-06-16

30-15-35=

31-04-05

HIGH - 3 AVERAGE SALARY

- Weighted average of highest 3 years of basic pay (including locality pay/local market supplement)
- Must be 3 consecutive years
- Is usually the last 3 years
- Is the highest salary, not the highest grade
- Normally, the beginning date of the 3 year period is determined by subtracting 3 years from the date of retirement



ANNUITY COMPUTATION

FORMULA FOR COMPUTING ANNUITY FOR VOLUNTARY RETIREMENT:

- High-3 avg salary X 1.0% X years and months of service
- High-3 avg salary X 1.1% X years and months of service if you are age 62 with 20+ years of service



REDUCTIONS

- Age Reduction (MRA +10)
- Deposit Service for CSRS component
- Election of Survivor Benefits
- Redeposit Service for CSRS component



DEDUCTIONS

- Health Benefits (FEHB)
- Life Insurance (FEGLI)
- Federal Income Taxes
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Long Term Care Insurance Program (FLTCIP)
- State Tax (if applicable)

SURVIVOR ELECTION OPTIONS



CURRENT Spouse Survivor Annuity ---Full (50% of your annuity)



CURRENT Spouse Survivor Annuity ---Partial (25% of your annuity)



FORMER Spouse Survivor Annuity ---Full (50% of your annuity)



FORMER Spouse Survivor Annuity ---Partial (25% of your annuity)



Combination Current / Former Spouse Survivor Annuity



Self Only Annuity (No survivor benefit)



Insurable Interest Survivor Annuity



DIVORCE DECREE PREDETERMINATION

You can send your divorce decree to OPM to get a predetermination of your benefits for your ex-spouse

Send to:

Office of Personnel Management (OPM)
Court Ordered Benefits Branch
P.O. Box 17
Washington, D.C., 20044

SURVIVOR BENEFIT COST / REDUCTION

- Full/Max (50%) = 10% of annuity
- Partial (25%) = 5% of annuity

Example: Maximum (50%) elected

Basic Annuity = \$12,000

\$12,000 x 10% = - 1,200 yearly cost

After Reduction = \$10,800 yearly annuity

Survivor will receive 50% of annuity = \$6,000

Example: Partial (25%) elected

Basic Annuity = \$12,000

\$12,000 x 05% = - 600 yearly cost

After Reduction = \$11,400 yearly annuity

Survivor will receive 25% of annuity = \$3,000

SURVIVOR BENEFIT PAYMENTS

- The survivor benefit is payable for life unless the survivor remarries before age 55
- Benefits will be restored if the remarriage terminates in death, annulment or divorce

DEATH-IN-SERVICE

- If you die while still an active employee, your survivor MAY be entitled to death benefits
- In the event of your death, your supervisor needs to contact your servicing Human Resources (HR) Representative or Human Resources Officer (HRO)
- HR will contact ABC-C
- An ABC-C specialist will contact the survivor within 24 hours

DEATH-IN-SERVICE

Spousal Benefits: Monthly annuity (survivor benefits) payable if married to employee at least 9 months and had at least 10 years of civilian service

EXCEPTIONS to the 9 months of marriage requirement:

- Spouse is the parent of a child of the marriage, or
- Death was accidental

DEATH BENEFITS

Children's Benefit(s) are payable if:

- The child is unmarried AND under 18, or
- Under age 22 if full-time student, or
- Any age if disabled before 18
- Children's Benefit is the same if death-in-service or death as an annuitant

DEATH BENEFITS

- Up to 3 children if a parent is living
 - ✓ 2016 rate is \$510 per month per child
 - ✓ More than 3 children, \$1,532 divided by # of children
- Up to 3 children if no living parent
 - ✓ 2016 rate is \$613 per month per child
 - ✓ More than 3 children, \$1,839 divided by # of children

DESIGNATION OF BENEFICIARY

Beneficiary Forms:

- SF 1152 (Unpaid Comp)
- SF 2823 (FEGLI)
- SF 3102 (FERS)
- TSP 3 (TSP)

Order of Precedence:

- Court Order
- Designation of Beneficiary
- Widow or Widower
- Children (and/or descendants of deceased children)
- Parents
- Executor or Administrator of Estate
- Next of Kin



COST OF LIVING ADJUSTMENTS (COLA)

- Annual rate based on rise in Consumer Price Index (CPI)

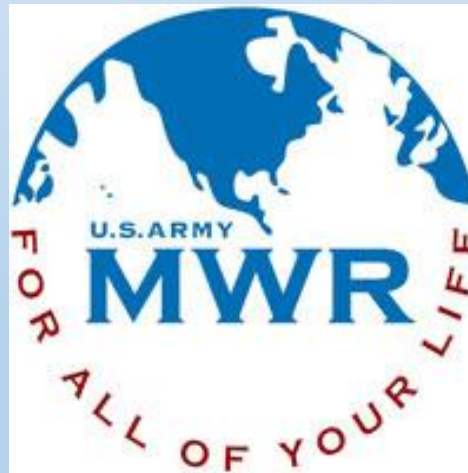
Increase in CPI	Amount of COLA
Up to 2%	Full CPI
2% - 3%	2%
3% or more	CPI – 1%

- Effective 1 Dec each year
- Payable in Jan (1/12 of COLA for each month)
- Must be 62 or older to receive
- Disability annuitants and survivors receive COLA at any age
- The COLA for 2016 is 0%

NON-APPROPRIATED FUND (NAF) RETIREMENT PROCESSING

NAF Retirement System - Contact nearest NAF office

FERS Retirement Plan - Contact the ABC-C



RETURNING TO FEDERAL EMPLOYMENT

IMPORTANT!!

If you are retiring and immediately being hired by NAF, transferring to other Federal employment, or being rehired as a reemployed annuitant, you must notify the ABC-C before your retirement is processed. This **should** prevent erroneous payout of your lump sum annual leave

FEHB IN RETIREMENT

Self Only



Self & Family

Self Plus One

Additional Information: <http://www.opm.gov/insure/health>

OPM Telephone: 1-888-767-6738

FEHB IN RETIREMENT

- Retire on an immediate annuity
- Be insured on the date of retirement
- Covered for the 5 years of service prior to retirement **or** since your FIRST opportunity to enroll (special rules for VERA, VSIP and DSR, see next slide)

Coverage as a family member under FEHB or CHAMPUS/TRICARE counts towards 5 year requirement (employee must be enrolled in FEHB prior to retirement)

FEHB IN RETIREMENT

Pre-approved automatic waiver of 5-year requirement:

- Must be enrolled in FEHB on the first day of the buyout period (October 1 of the current FY) **and**
- Retire during the buyout period; **and**
- Receive a buyout (VSIP); **or**
- Take early optional retirement (VERA) as a result of early-out authority; **or**
- Take a DSR based on involuntary separation due to reduction in force

FEHB IN RETIREMENT

- Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly basis vs. bi-weekly
- Same Open Season and qualifying life event (QLE) opportunities as active employees
- Same FEHB plans available to retirees as active employees
- Once you cancel FEHB coverage in retirement, you can never re-enroll
- Retirement is not a qualifying life event for changing your FEHB enrollment
- At age 65, enrollment in Medicare is optional. If enrolled, it becomes your primary and your FEHB plan becomes your secondary provider

FEHB IN RETIREMENT

- Retirees can suspend FEHB for TRICARE, Medicaid (or similar state sponsored program) or Medicare Advantage (Medicare Part C) and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage
- Retirees do not participate in Premium Conversion
- Your spouse is eligible to continue FEHB coverage after your death only if you have them covered and you elect to provide a survivor benefit at retirement

MEDICARE

- Part A (Hospitalization) – No Cost
 - ✓ Enroll at age 65
 - ✓ Enrollment is automatic at age 65 if you are receiving Social Security benefits
- Part B (Medical) – Monthly premium based on yearly adjusted gross income
- Part C –A plan offered by a private company
- Part D (Drug) – Monthly premium



FEGLI IN RETIREMENT

OPEN SEASON: September 2016; effective October 2017



Additional Information:

www.opm.gov/insure/life

OPM Telephone: 1-888-767-6738

FEGLI IN RETIREMENT

CONTINUATION INTO RETIREMENT

- Retire on an immediate annuity
- Insured on date of retirement
- Enrolled in each Option and Multiple for the 5 years of service prior to retirement OR since your FIRST opportunity to enroll
- Election Form: SF2818 – Continuation of Life Insurance Coverage



FEGLI IN RETIREMENT

BASIC LIFE OPTIONS:

Basic Insurance Amount (BIA) is based on your final annual salary rounded up, plus \$2,000. Ex: \$51,400 = \$52,000 + \$2,000 = Amt of Basic Ins \$54,000

<u>Options</u>	<u>Before age 65</u>	<u>After age 65</u>
1. 75% reduction	BIA x .3250 (per \$1,000) ex: \$17.55 per month	NO COST <i>Coverage reduces 2% per mth for 37.5 mths until it reaches a final value of \$13,500</i>
2. 50% reduction	BIA x 1.0350 (per \$1,000) ex: \$55.89 per month	BIA x .71 (per \$1,000) ex: \$38.34 per month <i>Coverage reduces 1% per mth for 50 mths until it reaches a final value of \$27,000</i>
3. NO reduction	BIA x 2.4550 (per \$1,000) ex: \$132.57 per month	BIA x 2.13 (per \$1,000) ex: \$115.02 per month

FEGLI IN RETIREMENT

OPTION A - STANDARD COVERAGE:

(OPTION A - Standard = \$10,000)

Age Group	Monthly Cost
Under 35	\$0.43
35 thru 39	\$0.65
40 thru 44	\$0.87
45 thru 49	\$1.52
50 thru 54	\$2.38
55 thru 59	\$4.33
60 thru 64	\$13.00
65 & above	NO COST

At age 65 coverage reduces by 2% per month for 37.5 months until it reaches \$2,500.

FEGLI IN RETIREMENT

OPTION B – ADDITIONAL COVERAGE (1 – 5 MULTIPLES OF PAY):

OPTION B – Ex: Annual Salary \$51,400 1x Multiple elected = \$52,000

<u>Age Group</u>	<u>Mthly Cost @ \$1000</u>	<u>Mthly Cost</u>
Under 35	\$0.043	\$2.24
35 thru 39	\$0.065	\$3.38
40 thru 44	\$0.087	\$4.52
45 thru 49	\$0.152	\$7.90
50 thru 54	\$0.238	\$12.38
55 thru 59	\$0.433	\$22.52
60 thru 64	\$0.953	\$49.56
65 thru 69	\$1.170	\$60.84
70 thru 74	\$2.080	\$108.16
75 thru 79	\$3.900	\$202.80
80 & Above	\$5.720	\$297.44

FULL Reduction: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage will end.

NO Reduction: Coverage and premium will continue.

FEGLI IN RETIREMENT

OPTION C – FAMILY COVERAGE (1 – 5 MULTIPLES):

OPTION C – Spouse = \$5,000 (1x Multiple) / Each Child = \$2,500 (1x Multiple)

<u>Age Group</u>	<u>Mthly Cost per Multiple</u>	<u>Mthly Cost (1x)</u>
Under 35	\$0.48	\$0.48
35 thru 39	\$0.59	\$0.59
40 thru 44	\$0.89	\$0.89
45 thru 49	\$1.28	\$1.28
50 thru 54	\$1.99	\$1.99
55 thru 59	\$3.21	\$3.21
60 thru 64	\$5.85	\$5.85
65 thru 69	\$6.80	\$6.80
70 thru 74	\$8.30	\$8.30
75 thru 79	\$11.40	\$11.40
80 & Above	\$15.60	\$15.60



FULL REDUCTION: At age 65, no cost & coverage reduces by 2% per month for 50 months at which time coverage ends

NO REDUCTION: Coverage & premium continue

TSP IN RETIREMENT



Thrift Savings Plan

Telephone: 1-877-968-3778

TDD: 1-877-847-4385

Monday through Friday
7:00 a.m. – 9:00 p.m. ET

Mailing Address:

Post Office Box 385021
Birmingham, AL 35238

<http://www.tsp.gov>

THRIFT SAVINGS PLAN (TSP)

- Provides a choice of tax treatment for contributions:
 - ✓ Traditional (pre-tax) contributions and tax deferred investment earnings and
 - ✓ Roth (after-tax) contributions with tax-free earnings at retirement.
- Provides the opportunity to increase your retirement income
- You must be in a position subject to retirement deductions to contribute
- TSP offers two approaches to investing your money:
 - ✓ L Funds are “Lifecycle” Funds invested in a mix of stocks, bonds, & Government securities
 - ✓ Individual Funds are the G, F, C, S, I funds



TSP FUNDS

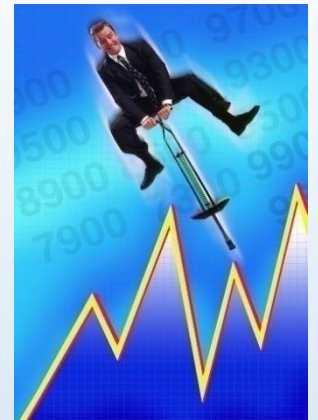
- Government Securities Investment ([G](#)) Fund
 - ✓ Invested in short-term U.S. Treasury securities
 - ✓ Interest income without risk of loss of principal
 - ✓ Payment of principal & interest is guaranteed
 - ✓ Low risk
 - ✓ 10-year annual return: 3.19%
- Fixed Income Index Investment ([F](#)) Fund
 - ✓ Government, corporate & mortgage-backed bonds
 - ✓ Invested in bond index fund that tracks Barclays Capital U.S. Aggregate bond index
 - ✓ Offers opportunity to earn rates of return that exceed money market fund rates over the long term
 - ✓ Low to moderate risk
 - ✓ 10-year annual return: 4.89%



TSP FUNDS (Cont.)

- Common Stock Index Investment ([C](#)) Fund
 - ✓ Stocks of large & medium-sized US companies
 - ✓ Invested in stock index fund that tracks the Standard & Poors (S&P) 500 stock index
 - ✓ Potential to earn high investment returns over the long term
 - ✓ Moderate risk
 - ✓ 10-year annual return: 7.72%
- Small Capitalization Stock Index ([S](#)) Fund
 - ✓ Stocks of small to medium-sized US companies
 - ✓ Invested in stock index fund that tracks Dow Jones Wilshire 4500 Completion (DJW 4500) index
 - ✓ Earn potentially higher investment returns over the long term than in the C Fund
 - ✓ Moderate to high risk (more than the C Fund)
 - ✓ 10-year annual return: 9.44%

TSP FUNDS (Cont.)



- International Stock Index Investment (I) Fund
 - ✓ International stocks of 21 developed countries
 - ✓ Invested in stock index fund that tracks the Morgan Stanley Capital International EAFE (Europe, Australasia, Far East) index
 - ✓ Potential to earn high investment returns over the long term
 - ✓ Moderate to high risk
 - ✓ 10-year annual return: 4.58%
- Lifecycle (L) Fund
 - ✓ Each L Fund is invested in the individual TSP funds (G, F, C, S, I), using investment allocations that are tailored to different time horizons
 - ✓ Objective is to provide the highest possible rate of return for the amount of risk taken
 - ✓ Subject to the risks of the individual funds
 - ✓ Expected returns will be approximately equal to weighted average of the G, F, C, S, I Funds' returns

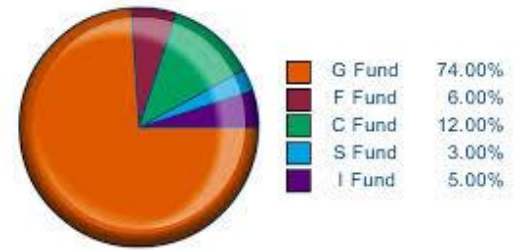
LIFECYCLE FUNDS



FUND	TIME HORIZON	GROWTH	RISK
L Income	Today and withdrawal before 2017	Low	Low
L 2020	2017 through 2024	Moderate	Moderate
L 2030	2025 through 2034	Moderate to High	High
L 2040	2035 through 2044	High	High
L 2050	2045 or later	High	High

LIFECYCLE FUNDS

FUND ALLOCATIONS



L FUND	G Fund	F Fund	C Fund	S Fund	I Fund
L Income	74%	6%	11%	3%	6%
L 2020	48%	5%	26%	7%	14%
L 2030	31%	5%	35%	10%	19%
L 2040	21%	5%	40%	12%	22%
L 2050	13%	3%	44%	15%	25%

TSP IN RETIREMENT

WITHDRAWAL OPTIONS:

- Automatic cash out (accounts less than \$200)
- Leave money in the TSP
- Age-based withdrawal
- Full Withdrawal
 - ✓ Single payment
 - ✓ Monthly payments
 - ✓ Life annuity
- Mixed Withdrawal
- Must begin to receive TSP funds by April 1 of the year following the year you are 70 ½



HOW TO APPLY:

TSP-70 FORM - Withdrawal Request

TSP MAKE-UP CONTRIBUTIONS

You are eligible to make-up missed TSP contributions if you meet all of the following conditions:

- You were placed in LWOP-US or separated from Federal civilian service to perform military service
- You were released from military service on or after 08-02-1990
- You were reemployed in or restored to a position covered by CSRS or FERS
- REQUEST MUST BE SUBMITTED WITHIN 60 DAYS OF RETURN TO DUTY

TSP MAKE-UP CONTRIBUTIONS

If you contributed to TSP during your period of military service:

- The amount you can make-up will be reduced by the amount you contributed to your military TSP account
- Your make-up contributions will not count against the current year's IRS limit

TSP MAKE-UP CONTRIBUTIONS

- You will receive agency matching contributions as you make-up your employee contributions
- If you contributed to your military TSP account, you are entitled to agency matching contributions to be made to your civilian TSP account, based on your contributions from your military basic pay received while on active duty
- You will receive agency automatic 1% contributions for the entire period you were on military duty, regardless of whether or not you make-up employee contributions

TSP MAKE-UP CONTRIBUTIONS

You will need to submit:

- Employee Request for TSP Make-up Contributions
- DD 214(s) or military orders
- Military Leave and Earnings Statements (LEs) to verify your TSP contributions while on active duty

Provide your request form and documentation to your Local Human Resource Office

For more information on TSPM, please see the TSP Fact Sheet, *TSP Benefits that Apply to Members of the Military Who Return to Federal Civilian Service*, on the TSP website <http://www.tsp.gov>

TSP CATCH-UP CONTRIBUTIONS

- Open to TSP participants turning age 50 or older this year
- Not eligible for agency automatic 1% matching contributions
- Limited to \$6,000 for year 2016
 - ✓ Must be contributing IRS yearly maximum, \$18,000 for 2016
 - ✓ Must make new election each year

Elections made via EBIS at <https://www.abc.army.mil>

LONG TERM CARE INSURANCE (LTCI)

Want to talk with a Certified Long Term Care Insurance Consultant?

Tel: 1-800-LTC-FEDS (1-800-582-3337)

TTY: 1-800-843-3557

Mon - Fri 8 a.m. - 6 p.m. ET

Closed Sat., Sun. and Federal holidays.

<http://www.ltcfeds.com>



FLEXIBLE SPENDING ACCOUNTS (FSA)

To receive more information regarding FSAs, please contact a FSA Specialist

Retirees are not eligible to continue FSA

Email: FSAFEDS@ADP.com

Telephone: 1-877-FSAFEDS (1-877-372-3337)

TTY: 1-800-952-0450

- Mon-Fri 9 a.m. – 9 p.m. ET
- Closed Weekends and Holidays
- <http://www.fsafeds.com>

FEDERAL EMPLOYEES DENTAL & VISION INSURANCE PROGRAM (FEDVIP)

Can enroll in dental, vision, or both

Self Only

Self & One

Self & Family

Dental Benefits

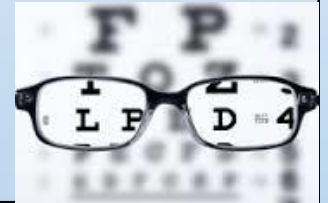
Diagnostic
Preventative
Emergency Care
Restorative
Oral/Maxillofacial Surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics



Vision Benefits

Diagnostic Services
Preventative Services
Eyewear

- Glasses
- Contacts



ENROLL AT

<https://www.benefeds.com>

1-877-888-3337

TTY 1-877-889-5680

RETIREMENT ESTIMATE

- Request your retirement estimate no more than 5 years prior to your retirement eligibility date
- ABC-C will compute one retirement estimate every three years for Department of the Army employees (DCMA employees one estimate per year)
- Retirement estimate includes:
 - ✓ Verification of military & civilian service documented in your Electronic Official Personnel Folder (eOPF)
 - ✓ Calculation of amount of civilian deposit and/or redeposit owed
 - ✓ Impact of unpaid civilian deposit/redeposit & military deposit on your retirement annuity
 - ✓ Confirmation of your current FEHB & FEGLI enrollment & your eligibility to continue these benefits into retirement

FERS Benefit Estimate Report

John Doe

Discontinued Retirement Annuity

Unreduced Monthly Annuity	\$1,184.09
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Reductions

Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$118.41
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00

	Total Reductions	\$118.41
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GROSS MONTHLY ANNUITY	\$1,065.00
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Deductions

Health Insurance Premium	\$516.18
Life Insurance Premium	\$182.89
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00

	Total Deductions	\$699.07
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NET MONTHLY ANNUITY	\$365.93
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FERS Annuity Supplement:	\$777.00
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Monthly Survivor Annuity Elected	\$592.00
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Service Credits

	<u>Yrs</u>	<u>Mos</u>	<u>Days</u>
CSRS Service Credit	0	0	0
Noncreditable CSRS Service	0	0	0
CSRS Sick Leave	0	0	0
Total CSRS Service Credit	0	0	0
FERS Service Credit	21	6	16
Noncreditable FERS Service	0	0	0
FERS Sick Leave	0	9	13
Total FERS Service Credit	22	3	29
Total Service Credit	22	3	29

Estimate Basis

Date of Birth	12/31/1960
Age at Retirement	55 Years 0 Months
Retirement SCD	06/15/1994
LEO/FF/ATC SCD	N/A
Spouse's Date of Birth	N/A
Spouse's Age	N/A
FGLI Code	Z5
FEHB Plan Code	105
Dental Insurance Plan Type	None
Vision Insurance Plan Type	None

Total Service Includes

	<u>Yrs</u>	<u>Mos</u>	<u>Days</u>
FERS LEO/FF/ATC/CBPO Service	0	0	0
FERS Congressional Service	0	0	0
Total Military Service	0	0	0
Unpaid Military Service	0	0	0
CSRS LEO/FF/ATC/CBPO Service	0	0	0
CSRS Congressional Service	0	0	0

Retirement System	FERS Regular
Date of Retirement	12/31/2015
Date of Separation	N/A
High-3 Average Salary	\$63,861
Sick Leave Hours	1640
Survivor Benefit Base Elected	100%
Unpaid Pre 10/01/1982 CSRS Deposit	\$0.00
Unpaid Pre 03/01/1991 CSRS Redeposit	\$0.00
FERS Lump-Sum Credit	N/A
CSRS Lump-Sum Credit	N/A
Tax Status	Not Included

Footnotes are on 2nd Page.

FERS Benefit Estimate Report

John Doe

Notes:

BENEFIT AMOUNTS SHOWN IN THIS REPORT ARE ESTIMATES AND NOT INTENDED TO REPRESENT ACTUAL AMOUNTS. THE OFFICE OF PERSONNEL MANAGEMENT HAS SOLE AUTHORITY AND RESPONSIBILITY FOR ADJUDICATING RETIREMENT CLAIMS. Upon retirement, your retirement application and supporting documentation is submitted to OPM. Upon receipt of your retirement claim, OPM will place you in an interim pay status. Your interim payments will continue until OPM has completed full adjudication of your retirement claim. A FERS service factor of 0.2225, which represents your total service credit for retirement computation purposes, was used in the formula to compute your estimated monthly annuity.

A FERS annuity supplement begins at MRA age 56 and 0 months and continues until age 62.

Based on employee's final basic pay of \$64,655 and 130.00 hours of unused annual leave, the gross lump-sum annual leave payment would be \$4,027.40

Survivor Annuity Alternatives

<u>Alternative Base</u>	<u>Survivor Annuity</u>	<u>Monthly Cost</u>
Full	\$592.00	\$118.41
One-Half	\$296.00	\$59.20

The table above shows the monthly amount and cost of a survivor annuity based on the election of a full or one-half survivor annuity.

Health Insurance

<u>Plan Name</u>	<u>Type</u>	<u>Monthly Premium</u>
Blue Cross and Blue Shield Service Benefit Plan	Standard Self & Family	\$516.18

(Based on 2015 FEHB rates.)

Life Insurance

The table below shows the amount of insurance coverage employee elected to continue in retirement and the monthly premium costs, based on 2015 FEGLI rates. Reductions begin at age 65 or date of retirement if later.

Coverage Based On Final Basic Pay Of		\$64,655.00	Monthly Premiums					
Basic		\$67,000.00	Type	At Retirement	At Age 65	At Age 70	At Age 75	At Age 80
Option A - Standard		\$10,000.00	Basic					
Option B - Additional [5 multiples]		\$325,000.00	75% Reduction	\$21.78	N/A	N/A	N/A	N/A
Total Coverage		\$402,000.00	50% Reduction	\$69.35	\$47.57	\$47.57	\$47.57	\$47.57
Option C - Family [5 multiples]			No Reduction	\$164.49	\$142.71	\$142.71	\$142.71	\$142.71
Spouse	\$25,000.00		Option A	\$4.33	N/A	N/A	N/A	N/A
Child	\$12,500.00		Option B [5NR, 0FR]	\$140.73	\$380.25	\$676.00	\$1,267.50	\$1,859.00
			Option C [5NR, 0FR]	\$16.05	\$34.00	\$41.50	\$57.00	\$78.00

Note: Premiums shown at age 65, 70, 75, and 80 for FEGLI Option B and/or Option C are for the number of multiples elected at time of retirement with no reduction. The premiums for the number of multiples elected with full reduction will cease at age 65 or date of retirement if later.

ABC-C RETIREMENT PROCESS

- 5 years prior to retirement eligibility:
 - ✓ Contact the ABC-C for retirement estimate & information
 - ✓ Call ABC-C with questions on retirement estimate
- 180 days prior to retirement:
 - ✓ Download forms from ABC-C website
 - ✓ Call ABC-C for help with the retirement forms
- 90-120 days prior to retirement:
 - ✓ Mail original retirement forms to ABC-C
 - ✓ Maintain personal copy
 - ✓ Provide good retirement address & contact information



ABC-C RETIREMENT PROCESS

- 30-60 days prior to retirement:
 - ✓ Retirement package assigned to specialist
- ABC-C retirement specialist :
 - ✓ Verifies required forms and documents
 - ✓ Processes retirement package
 - ✓ Provides final retirement counseling
 - ✓ Retirement package is forwarded to DFAS



RETIREMENT PROCESS

- 2 - 4 weeks after retirement:
 - ✓ Final paycheck is received
 - ✓ Lump sum annual leave is paid
 - ✓ VSIP payments if applicable
- Approx. 8 weeks after retirement:
 - ✓ Receive 1st INTERIM payment
 - ✓ Receive letter from OPM with CSA number



Office of Personnel Management Retirement
Operations Center
P.O. Box 45
Boyers, PA 16017
www.opm.gov
email: retire@opm.gov
Tel: 1-888-767-6738

Social Security Administration www.ssa.gov
www.medicare.gov
Tel: 1-800-772-1213
IRS Publication 721
www.irs.gov
Tel: 1-800-Tax-Form

CHANGING OR WITHDRAWING YOUR RETIREMENT

- Your request to change your date of retirement or to withdraw your retirement application must be in writing and
 - ✓ Must be signed
 - ✓ May be faxed to ABC-C
- If you are receiving a VERA and/or VSIP, your request should be signed by your CPAC/HR Professional
- Submit the request to ABC-C as soon as you have made a decision
- Changing or withdrawing your retirement **MAY** cause problems with your paycheck

FOR ADDITIONAL RETIREMENT INFORMATION

CONTACT THE ABC-C

- Toll Free 1-877-276-9287 FAX 1-785-239-6228
- Specialists are available from 6:00 a.m. – 6:00 p.m. CT
(Monday through Friday except Federal Holidays)
- Website: <https://www.abc.army.mil>
- Mailing Address: 305 Marshall Avenue, Ft. Riley, KS 66442-5004

ABC-C TELEPHONE CHART

Army Benefits Center - Civilian
1-877-276-9287

Select:

1= Army Civilian

2= DCMA Civilian

3= National Guard

4= Non-Appropriated Fund or Uniformed Service Member

ANY QUESTIONS?

